

Filing at a Glance

Companies: Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation

Product Name: H2 to H3 Informational Submission SERFF Tr Num: LBPM-125239586 State: Arkansas

Submission

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: AR-PC-07-025528

Sub-TOI: 04.0000 Homeowners Sub-TOI

Co Tr Num: HO-02-NOTICE

State Status:

Combinations

Filing Type: Form

Co Status:

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Authors: Craig Cunningham, Elaine Martino

Disposition Date: 07-27-2007

Martino

Date Submitted: 07-20-2007

Disposition Status: Accepted For
Informational Purposes

Effective Date Requested (New): On Approval

Effective Date (New): 01-01-2008

Effective Date Requested (Renewal): 08-27-2007

Effective Date (Renewal): 01-01-
2008

General Information

Project Name: H2 to H3 Informational Submission

Project Number: HO-02-Notice

Status of Filing in Domicile: Pending

Domicile Status Comments: IL, IA, WI and VT
are included with this submission.

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-27-2007

State Status Changed: 07-23-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

July 20, 2007

Re: Informational Submission

Discontinuance of HO 02 04 91 Policy Form

Co. #HO-02-Notice

LibertyGuard Homeowner Policy Program

Dear Commissioner:

We plan to eliminate the Homeowners policy form HO 02 04 91 and replace it with Homeowners policy form HO 03 04

91 for policies effective on and after August 27, 2007.

The HO 03 04 91 form provides equal or broader coverage to HO 02 04 91. HO2 customers account for a very small percentage of our homeowners customers(less than 1% countrywide). Moving our Homeowner customers to a common policy form will enable Liberty Mutual to more efficiently service these customers.

We will notify HO 02 04 91 customers approximately 50 days in advance of their policy renewal that their policy will renew into the HO 03 04 91 form. Please advise if you have any questions or concerns regarding this change.

Sincerely,

Craig Cunningham
Manager, Compliance Analysis

Company and Contact

Filing Contact Information

Craig Cunningham, Manager of Product Analysis	craig.cunningham@libertymutual.com
175 Berkeley Street	(800) 225-8346 [Phone]
Boston, MA 02116	(617) 574-6699[FAX]

Filing Company Information

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-1924000	

The First Liberty Insurance Corporation	CoCode: 33588	State of Domicile: Iowa
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-3058503	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Mutual Fire Insurance Company	\$0.00	07-20-2007	
The First Liberty Insurance Corporation	\$0.00	07-20-2007	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Becky Harrington	07-27-2007	07-27-2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	07-25-2007	07-25-2007	Elaine Martino	07-25-2007	07-25-2007

Disposition

Disposition Date: 07-27-2007

Effective Date (New): 01-01-2008

Effective Date (Renewal): 01-01-2008

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	No
	Response to 7/25 Objection	Accepted for Informational Purposes	Yes

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07-25-2007

Submitted Date 07-25-2007

Dear Craig Cunningham,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Please provide a copy of the notice that will be sent to your insureds.

Please feel free to contact me if you have questions.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State

Response Letter Date 07-25-2007

Submitted Date 07-25-2007

Dear Becky Harrington,

Comments:

Response 1

Comments: Thank you for your question.

I have attached the notice that will be submitted to our affected policyholders. Should you have any more questions, please let me know.

Regards,

Elaine Martino

Liberty Mutual Industry & Regulatory Relations

(800)225-8346, ext. 43073

(617)654-3073

fax (617)574-6699

e-mail: elaine.martino@libertymutual.com

Related Objection 1

Comment: Please provide a copy of the notice that will be sent to your insureds.

Supporting Document Schedule Item Changes

Satisfied -Name: Response to 7/25 Objection

Comment: Thank you for your question.

I have attached the notice that will be submitted to our affected policyholders. Should you have any more questions, please let me know.

Regards,

Elaine Martino
Liberty Mutual Industry & Regulatory Relations
(800)225-8346, ext. 43073
(617)654-3073
fax (617)574-6699
e-mail: elaine.martino@libertymutual.com

No Form Schedule items changed.

No Rate/Rule Schedule Item Changes

Sincerely,
Craig Cunningham, Elaine Martino

Rate Information

Rate data does NOT apply to filing.

Supporting Document Schedules

Bypassed -Name: Uniform Transmittal Document-
Property & Casualty

Bypass Reason: Not applicable.

Comments:

Review Status:

Accepted for Informational 07-27-2007
Purposes

Satisfied -Name: Response to 7/25 Objection

Comments:

Thank you for your question.

Review Status:

Accepted for Informational 07-27-2007
Purposes

I have attached the notice that will be submitted to our affected policyholders. Should you have any more questions, please let me know.

Regards,

Elaine Martino
Liberty Mutual Industry & Regulatory Relations
(800)225-8346, ext. 43073
(617)654-3073
fax (617)574-6699
e-mail: elaine.martino@libertymutual.com

Attachment:

FMHO 3083.pdf

IMPORTANT CHANGES TO YOUR LIBERTY MUTUAL HOMEOWNERS RENEWAL POLICY

The type of Homeowners Insurance Policy you previously carried with Liberty Mutual is no longer available. We are replacing your current policy with the HO 00 03 policy form upon the renewal date of your policy.

This new policy provides all of the coverage provided by your current HO 00 02 policy form. You may also now be eligible for additional coverage such as the Home Protector Plus endorsement with this policy form change.

If you have any questions, or if we may be of service, please call us at <<num. on dec>> and one of our representatives will be happy to assist you.

Thank you for insuring with Liberty Mutual. We appreciate your business.